



Public Works

LOS ANGELES COUNTY

Triunfo Creek and Lobo Canyon FEMA Flood Insurance Map Revision Frequently Asked Questions

What are Flood Insurance Rate Maps? What are they used for?

Flood Insurance Rate Maps are maps prepared by the Federal Emergency Management Agency (FEMA) to show flood risks in communities that are participating in the National Flood Insurance Program. The maps are used for insurance rating and floodplain management.

Why does FEMA revise its Flood Insurance Rate Maps?

FEMA revises its maps to account for: land use and community development, changes in drainage patterns, rainfall and runoff data updates, accurate topographic data, and improved hydraulic modeling.

What are the changes from the revised Flood Insurance Rate Maps for Triunfo Creek and Lobo Canyon?

- The revised maps have shifted the boundaries of the Special Hazard Flood Areas on properties previously included on older FEMA maps and changed the flood risk designation from *Zone A* to *Zone AE*. Additionally, some properties now have areas designated as *Zone X (Shaded)*.
- There are several properties and structures that have been newly mapped into Special Hazard Flood Areas, *Zone AE*. Some properties and structures are no longer mapped in Special Hazard Flood Areas. Some of these newly mapped/removed properties also have land that is now being designated as *Zone X (Shaded)*.
- Land mapped as *Zone D* under FEMA's old maps will now have the following designations:
 - Privately owned: *Zone X*
 - Federal and State owned: *Zone D*
- There are no changes in Special Hazard Flood Area boundaries in the Malibou Lake area.

What do each of the flood zone designations represent?

- Zones A and AE: A Special Flood Hazard Area, covered by the floodwaters of a base flood (has a 1% chance of occurring in any given year).
 - *Zone A* – Base Flood Elevation is not identified
 - *Zone AE* – Base Flood Elevation is identified.
- Zone D: Area of possible but undetermined flood hazards, located outside of Special Flood Hazard Areas.
- Zone X (Shaded): Area of moderate hazard, covered by the waters of a 0.2% chance of flood.
- Zone X: Area of minimal hazard, covered by waters of a "less than 0.2% chance" flood.

What are the flood insurance requirements for these flood zone designations?

- Zone A and AE: Flood insurance is required for structures in these zones on properties with a federally-backed mortgage. There is no federal insurance mandate for properties without structures in these zones, but lenders may require it. *Zone AE* insurance costs may be lower than *Zone A* because the risk is more specified.

FEMA factsheets:

Map Changes and Flood Insurance:

<https://www.fema.gov/media-library/assets/documents/104196>

Lower-Cost Rating Option for Buildings Newly Mapped into High-Risk Areas:

<https://www.fema.gov/media-library/assets/documents/126027>.

- Zone D: No federal requirement for flood insurance, but lenders may require it. The cost is the same as *Zone A*.
- Zone X (Shaded): No federal mandate for flood insurance, but lenders may require it. Due to the lower risk, the cost is significantly lower than those for *Zones A and AE*.

FEMA factsheet - **Preferred Risk Policy for Homeowners and Renters and**

Preferred Risk Policy Rates: <https://www.fema.gov/media-library/assets/documents/17576>.

- For flood insurance requirement questions, contact FEMA at 1-800-427-4661

Is there a way to get my property or structure out of the Special Flood Hazard Area designation?

Yes, if the property or structure is above the Base Flood Elevation.

Refer to: **How to Request a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F):** <https://www.fema.gov/media-library/assets/documents/19871>

My property or structure is no longer mapped in a Special Flood Hazard Area.

Is there a way for me to get the mandatory flood insurance requirement for a property or structure?

Yes, to remove a mandatory flood insurance requirement, refer to the FEMA **Flood Insurance Manual** (Section 14 - Cancellation/Nullification) at: <https://www.fema.gov/media-library/assets/documents/133846>.

Are there separate County Floodway Maps in this area? How do they relate to FEMA's revised flood maps? Which map rules for building and development restrictions and requirements?

County Floodway Maps are not used for insurance rating. They are used for regulating building/development in the floodplains/floodways shown on the maps. Between the County's mapped flood hazard boundaries and the Special Flood Hazard Area boundaries mapped by FEMA, the widest boundary and highest flood elevation will apply for building/development restrictions and requirements.

Is the County revising the County Floodway Maps?

Not at this time. The County is currently reviewing whether revision of its Floodway Maps is necessary.